

Fill in this information to identify the case:

Debtor 1 Carla M. Irvin

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Eastern District of Pennsylvania (State)

Case number 17-13636-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Community Loan Servicing, LLC. f/k/a Bayview Loan servicing, LLC

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: XXXXXX9846

Date of payment change:  
Must be at least 21 days after date of this notice 02/01/2021

New total payment: \$ 498.40  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$388.17

New escrow payment: \$383.46

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Carla M. Irvin  
First Name Middle Name Last Name

Case number (if known) 17-13636-elf

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

- ☐ I am the creditor.  
☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

/s/ Andrew M. Lubin  
Signature

Date January 6, 2021

Print: Andrew M. Lubin, Esq.  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Milstead & Associates, LLC

Address 1 E. Stow Road  
Number Street  
Marlton, NJ 08053  
City State ZIP Code

Contact phone (856) 482-1400

Email: alubin@milsteadlaw.com

COUNTY TAX	\$301.52
TAXES	\$1,180.46
TAXES	\$1,796.16
HAZARD INS	\$1,323.30
Total	\$4,601.44

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
ACCOUNT NUMBER: XXXXXXXXXX  
ESCROW ANALYSIS DATE: 12/18/2020

\$4,601.44 / 12 months =  
Escrow Payment Calculation **\$383.46**

**NEW PAYMENT IS AS FOLLOWS:**

Principal and Interest	\$114.94
Required Escrow Payment	\$383.46
Shortage/Surplus Spread	
Optional Coverages	
Buydown or Assistance Payments	
Other	

Total Payment	\$498.40
New Payment Effective Date:	02/01/2021

Current Payment Due Date: **10/01/2020**

This statement provides a detailed summary of activity related to your escrow account. Community Loan Servicing maintains your escrow account to pay such items as property taxes, insurance premiums, and/or mortgage insurance. The escrow items to be disbursed from your account over the next twelve months are summarized above.

**ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

The following estimate of activity in your escrow account from 02/2021 through 01/2022 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included. This also includes the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				TAX DESC.	ESCROW ACCOUNT BALANCE	
		MIP/PMI	FLOOD	HAZ. INS.	WIND INS.		PROJECTED	REQUIRED
STARTING BAL							\$406.22 <sup>1</sup>	\$2,684.14 <sup>2</sup>
FEB 21	\$383.46						\$789.68	\$3,067.60
MAR 21	\$383.46					\$301.52 COUNTY TAX	\$871.62	\$3,149.54
MAR 21						\$1,180.46 TOWN TAX	\$308.84-	\$1,969.08
APR 21	\$383.46						\$74.62	\$2,352.54
MAY 21	\$383.46						\$458.08	\$2,736.00
JUN 21	\$383.46						\$841.54	\$3,119.46
JUL 21	\$383.46						\$1,225.00	\$3,502.92
AUG 21	\$383.46					\$1,796.16 SCHOOL TAX	\$187.70-	\$2,090.22
AUG 21				\$1,323.30			\$1,511.00-*	\$766.92 LP
SEP 21	\$383.46						\$1,127.54-	\$1,150.38
OCT 21	\$383.46						\$744.08-	\$1,533.84
NOV 21	\$383.46						\$360.62-	\$1,917.30
DEC 21	\$383.46						\$22.84	\$2,300.76
JAN 22	\$383.46						\$406.30	\$2,684.22
Total				\$1,323.30		\$3,278.14		

(1) Your current escrow balance is negative \$1,146.46. To project the next year's tax and insurance payment we added \$1,552.68 for payments not yet made and subtracted \$0.00 for disbursement not yet made. This brings your projected starting balance to \$406.22 (see breakdown on next page).

(LP) The lowest (LP) required escrow balance for the next 12 months is scheduled to be \$766.92 (cushion) which is 1/6 of the anticipated escrow account installment. Under Federal Law (RESPA) or applicable state law, a cushion in your escrow account is permitted (excluding MIP/PMI).

(\*) Your lowest (\*) projected escrow balance for the next 12 months is scheduled to be negative \$1,511.00. Your bankruptcy escrow claim amount of \$3,315.81 will be added to your escrow balance. The difference between the lowest projected balance, bankruptcy escrow claim amount and cushion is \$1,037.89. This results in a surplus once all the payments not yet made for the tax and insurance portion are received.

(2) Based on the escrow account projection for the coming year indicated above, your escrow account requires a starting escrow balance of \$2,684.14 to arrive at the lowest (LP) required escrow balance.

The projected escrow surplus is only valid for loans that are current at the time of the analysis. An account is current if payment is received within 30 days of the payment due date.

**This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid through that plan. In other words, we are only analyzing for taxes (and insurance if applicable) that will come due after your current bankruptcy filing date.**

**IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.**

Account Number: [REDACTED]

Name: Carla M Irvin

[REDACTED]

This is a statement of actual activity in your escrow account from 08/2020 through 01/2021. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$503.11 of which \$114.94 was for principal and interest and \$388.17 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. An 'E' indicates a projected disbursement or payment.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

- | PAYMENT(S)   | TAXES  | INSURANCE  |
|--|--|--|
| <ul style="list-style-type: none"><li>• Monthly payment(s) were received less than OR greater than expected</li><li>• Monthly payment(s) were received earlier OR later than expected</li><li>• Previous overage was returned to escrow</li><li>• Previous deficiency/shortage not paid entirely</li></ul> | <ul style="list-style-type: none"><li>• Tax rate and/or assessed value changed</li><li>• Exemption status lost or changed</li><li>• Supplemental/Delinquent tax paid</li><li>• Tax bill paid earlier OR later than expected</li><li>• Tax installment not paid</li><li>• Tax refund received</li><li>• New tax escrow requirement paid</li></ul> | <ul style="list-style-type: none"><li>• Premium changed</li><li>• Coverage changed</li><li>• Additional premium paid</li><li>• Insurance bill paid earlier OR later than expected</li><li>• Premium was not paid</li><li>• Premium refund received</li><li>• New insurance escrow requirement paid</li><li>• Force placed insurance premium paid</li></ul> |

	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
MONTH							
STARTING BAL						\$3,564.13	\$998.87-
AUG 20	\$388.17	\$386.19 *	\$1,737.66	\$1,796.16 *	SCHOOL TAX	\$2,214.64	\$2,408.84-
AUG 20			\$1,438.30	\$0.00 *	HAZARD INSUR	\$776.34	\$2,408.84- L
SEP 20	\$388.17	\$386.19 *				\$1,164.51	\$2,022.65-
OCT 20	\$388.17	\$388.17				\$1,552.68	\$1,634.48-
NOV 20	\$388.17	\$488.02 *				\$1,940.85	\$1,146.46-
DEC 20	\$388.17	\$1,164.51 *E				\$2,329.02	\$18.05
JAN 21	\$388.17	\$388.17 E				\$2,717.19	\$406.22
Total	\$2,329.02	\$3,201.25	\$3,175.96	\$1,796.16			

\* = indicates a difference from a previous estimate either in the date or the amount  
'E' = projected disbursement or payment  
'L' = Lowest Escrow Balance

Starting Projected Escrow Balance:	
Current Escrow Balance	\$1,146.46-
Payments Not Yet Made	\$1,552.68
Disbursements Not Yet Made	\$0.00
Projected Escrow Balance	\$406.22

At the time of your escrow account review, your expected lowest balance was \$776.34 (cushion) or 1/6 of the anticipated escrow payment. Your actual lowest escrow balance was negative \$2,408.84, as shown in the above "Account History".

**Confirmed SII Disclaimer:** If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt.

Community Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only. It does not constitute an attempt to collect a debt, to reaffirm a debt, or to impose any personal liability on you. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. If your original obligation was discharged, any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property. If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number. Community Loan Servicing, LLC., NMLS no. 2469.

Should you require additional information, please call Customer Service: 1-800-457-5105  
Mon-Fri, 8:00 a.m. to 7:00 p.m., EST  
www.communityloanservicing.com

The following mailing address must be used for all Error Notices & Information Requests: Community Loan Servicing, LLC, Customer Support, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146.

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Carla M. Irvin,  
Debtor(s)

Bankruptcy No. 17-13636-elf  
Chapter 13

Community Loan Servicing, LLC. f/k/a  
Bayview Loan servicing, LLC,  
Movant,

Related to Document No.

Carla M. Irvin,  
Debtor(s) / Respondent(s),

and  
William C. Miller, Esq.,  
Trustee / Respondent.

**CERTIFICATION OF SERVICE**

Andrew M. Lubin, Esquire counsel for Community Loan Servicing, LLC. f/k/a Bayview Loan servicing, LLC, hereby certifies that a copy of the NOTICE OF PAYMENT CHANGE was served upon the following persons via electronic transmission or by regular first-class mail, postage pre-paid on January 6, 2021, addressed as follows:

William C. Miller, Esq., Trustee Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105 <i>via electronic transmission and regular mail</i>	Henry Alan Jefferson, Esquire Jefferson Law, LLC 1700 Market Street Suite 1005 Philadelphia, PA 19103 <i>via electronic transmission and regular mail</i>
Carla M. Irvin 629 Andover Drive Upper Darby, PA 19082 <i>via regular mail</i>	

MILSTEAD & ASSOCIATES, LLC

DATED: January 6, 2021

By: /s/Andrew M. Lubin  
Andrew M. Lubin, Esquire  
Attorney ID No. 54297  
1 E. Stow Road  
Marlton, NJ 08053  
(856) 482-1400  
Attorneys for Movant